

## What should I do if I have a problem with a financial institution?

Because you and your bank, credit union, etc., are most familiar with your accounts, please contact them directly to try to resolve the issue.

If you cannot resolve the problem, you can contact the DFI Consumer Information Desk.

The DFI Consumer Information Desk will:

- Carefully listen to your information
- Review your concerns
- Provide you with information on how to file a consumer complaint with institutions licensed by DFI
- Or assist you with contacting the regulator of your federal financial institution

The Consumer Information Desk is neither an advocate for the individual consumer nor for the licensee. The DFI can only provide consumers with information for filing complaints with financial institutions.



**Flex  
YOUR  
POWER**

*It only takes a  
little energy to  
SAVE A LOT!*

*GRAY DAVIS, Governor*

*Maria Contreras-Sweet, Agency Secretary  
Business, Transportation and Housing Agency*

*Donald R. Meyer, Commissioner  
Department of Financial Institutions*

## About DFI

The California Department of Financial Institutions licenses, regulates and supervises state financial institutions, including banks, credit unions, industrial banks, saving and loan associations, foreign banks, trust companies, business and industrial development corporations, transmitters of money abroad and issuers of travelers checks and payment instruments.

DFI's mission is to provide the highest-quality supervision to ensure safety and soundness of state-chartered institutions.

► Visit the DFI Web site  
[www.dfi.ca.gov](http://www.dfi.ca.gov)

► Email the Consumer Information Desk  
[consumer@dfi.ca.gov](mailto:consumer@dfi.ca.gov)

► Call the Consumer Information Desk  
1-800-622-0620 or (916) 322-0622

► Write to DFI

Attention: Consumer Information  
1810 13th Street  
Sacramento, CA 95814

### How do I file a consumer complaint?

You may complete a Consumer Complaint Form (available on our Web site) or provide the following information in your correspondence:

- Your name, address, telephone number
- Your signature, or authorization to act on behalf of another person
- The name and address of the financial institution.
- The type of account (savings, checking, credit cards, etc.)
- The account number\*
- Copies of any related documents (bank statements, etc.)
- A brief summary of the facts concerning your complaint or desired results

We will acknowledge receipt of your complaint by letter and contact the institution for response. \*See DFI's Web site for privacy policy information.

STATE OF CALIFORNIA

Business, Transportation & Housing Agency  
DEPARTMENT OF FINANCIAL INSTITUTIONS

## Assistance for Customers of State Financial Institutions



CONSUMER  
ASSISTANCE

Which government agency licenses my financial institution?

Who do I contact for consumer assistance?

How do I file a consumer complaint?

[www.dfi.ca.gov](http://www.dfi.ca.gov)

# Who licenses my financial institution?

Visit our Web site at [www.dfi.ca.gov](http://www.dfi.ca.gov)

## Who licenses my bank?

If your bank is a California state chartered bank, it is licensed by the California Department of Financial Institutions and the Federal Deposit Insurance Corporation. A California state chartered bank may also be a member of the Federal Reserve System.

If your bank is a nationally chartered bank, its primary regulator is the Office of the Comptroller of the Currency. A nationally chartered bank must also be a member of the Federal Reserve System and have deposit insurance through the Federal Deposit Insurance Corporation. See contact info below.

## My credit union?

If your credit union is a California state chartered credit union, it is licensed by the California Department of Financial Institutions and the National Credit Union Administration (NCUA).

If your credit union is a federally chartered credit union, it is licensed by the National Credit Union Administration. See contact info below.

## My savings and loan?

If your savings and loan is a California state chartered savings and loan, it is licensed by the California Department of Financial Institutions and the Federal Deposit Insurance Corporation.

If your savings and loan is a nationally chartered savings and loan, it is licensed by the Office of Thrift Supervision and the Federal Deposit Insurance Corporation. See contact info below.

## My finance company, mortgage banker or broker?

Finance companies and many mortgage bankers are regulated by the California Department of Corporations. Mortgage brokers are regulated by either the California Department of Real Estate or Department of Corporations. See contact info below.

## Are they unlicensed?

Please notify DFI if you have knowledge of a financial institution or financial services Web site that you believe may be falsely representing itself as a legitimate financial institution. DFI will investigate and appropriate regulatory action will be taken against unlicensed entities.

## How do I locate money I had in an old account?

In California, state law mandates that financial institutions send abandoned assets to the Office of the State Controller after three years of inactivity. Dormant bank accounts, stocks, money orders, uncashed payroll checks, safe deposit box contents, and dividend and refund checks are the most common types of unclaimed property held by the State. Find out if the State is holding unclaimed property in your name from the Unclaimed Property Database at [www.sco.ca.gov/col/ucp](http://www.sco.ca.gov/col/ucp) or call (916) 322-9708.

## How do I locate an institution that has moved, merged or closed?

The best resource for finding closed, merged or relocated institutions is the National Information Center Database at [www.ffiec.gov/nic](http://www.ffiec.gov/nic).

## Contact Information

### Federal Agencies:

The Office of the Comptroller of the Currency (OCC), 1-800-613-6743, [www.occ.treas.gov](http://www.occ.treas.gov)

Office of Thrift Supervision (OTS), 1-800-842-6929, [www.ots.treas.gov](http://www.ots.treas.gov) or email [consumer.complaint@ots.treas.gov](mailto:consumer.complaint@ots.treas.gov)

Federal Trade Commission (FTC), (202) 382-4357, [www.ftc.gov](http://www.ftc.gov) or email [crc@ftc.gov](mailto:crc@ftc.gov)

National Credit Union Administration (NCUA), (925) 363-6200, [www.ncua.gov](http://www.ncua.gov) or email [pacamail@ncua.gov](mailto:pacamail@ncua.gov)

Federal Reserve Bank of San Francisco, (415) 974-2967, [www.frbsf.org](http://www.frbsf.org)

Federal Deposit Insurance Corporation (FDIC), (415) 546-0160 or 1-800-934-3342, [www.fdic.gov](http://www.fdic.gov) or email [consumer@fdic.gov](mailto:consumer@fdic.gov)

### Other State Agencies:

Department of Corporations, 1-800-347-6995, [www.corp.ca.gov](http://www.corp.ca.gov)

Department of Real Estate, (916) 227-0864, [www.dre.ca.gov](http://www.dre.ca.gov)

Department of Consumer Affairs, 1-800-952-5210, [www.dca.ca.gov](http://www.dca.ca.gov)